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I hereby certify that this Amendment and Reply along with the attached Petition for Extension of Time are being facsimile transmitted to the United States Patent and Trademark Office at (571) 273-8300 and is addressed to: Mail Stop Amendment, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450, on:

Date: November 29, 2005

By: Nehorah A. Miz

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

PATENT

Applicants:	Dunning, et al.	Docket No.:	49335.0700
Serial No.:	09/940,509	Examiner:	Bashore, Alain L.
Filed:	August 27, 2001	Group Art Unit:	1762
Title:	SYSTEM AND METHOD FOR CREATING AND ADMINISTERING AN INVESTMENT INSTRUMENT	Confirmation No.:	7398

AMENDMENT AND REPLY

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Commissioner:

In reply to the Office Action mailed June 30, 2005, of which this Reply is filed with a request for a two month extension of time, if necessary, please amend the above-identified application as follows:

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks/Arguments begin on page 10 of this paper.